

Transcript: Francesca

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Full Transcript

Thank you for calling Benefits in a Cart. My name is Francesca. How can I assist you today? Hi, Miss Francesca, I have a question. Can you hear me? Yes, ma'am. I have a question. I just enrolled for, through my job into your dental plan and I was just wondering, with that dental plan do you know what all is covered with it? We don't own any of the plans. We're only administrator for the insurance and staffing company they work with. Um, TRC Staffing? Their plan coverage preventative services at 100%, basic services, basic restorative services and radiographs at 80%. The annual maximum that it will cover in services is \$500 per year and then you have a \$50 deductible with it. Okay. Now does that include like wisdom teeth or no? That will be a coverage specific question. Since we're just an administrator, you'll have to speak with a carrier. But I'm 70% sure it might not cover those wisdom teeth being pulled 'cause I know certain tooth extractions are not covered under the plan. Okay. But then the other thing where it gets a little bit confusing as to why I'm not 100% whether or not it will be covered- Mm-hmm. ... um, isn't just because that, we have limited information for the benefits but also due to the fact that it all depends 'cause for example, some other medical plans are not supposed to cover surgery. Or let's say for example, um, discovery like a colonoscopy. So depending if it is in preventative colonoscopy, it might be covered. They have two special question lines. I will suggest speaking with them. Today, definite answer as to whether or not wisdom tooth will be covered under this plan. Do you have a pen and paper? I can give you their phone numbers. Yes. Let me know when you're ready. I'm ready. Okay. So the first one is for Miss Delicia, which is 601- Mm-hmm. ... 936- Mm-hmm. ... 3290. Okay. And then the second one will be for Miss Sandra which is 601- Mm-hmm. ... 936- Mm-hmm. ... 3287. Okay. So I can call them and kinda see like what my company is covered for? So you can contact them and they will be able to let you know specific procedures whether they're covered. Like let's say for example, those wisdom tooth. Mm-hmm. They'll be able to tell you whether or not the specific plan of your staffing company you selected would cover- Okay. ... the wisdom tooth being pulled or if it wouldn't. Perfect. Thank you. Of cour- And then the other thing will be, if you're checking with your doctors whether or not they have sent the insurance before enrolling, it's not gonna be under TRC Staffing or Benefits in a Cart. The dental specifically will be under American Public Life. American Public Life? Yes, ma'am. They also go by APL. APL. Okay. Thank you so much, American Public. Sure thing. Was there any other questions that we can answer for you today? No, ma'am. You just have a beautiful rest of your day. Thank you so much. You're welcome. You too. If you have any other questions moving forward, you feel free to give us a call back. We're open 8:00 AM to 2:00 PM Monday through Friday to Eastern Time. Thank you. Bye-bye. Have a good one.

Conversation Format

Speaker speaker_0: Thank you for calling Benefits in a Cart. My name is Francesca. How can I assist you today?

Speaker speaker_1: Hi, Miss Francesca, I have a question. Can you hear me?

Speaker speaker_0: Yes, ma'am.

Speaker speaker_1: I have a question. I just enrolled for, through my job into your dental plan and I was just wondering, with that dental plan do you know what all is covered with it?

Speaker speaker_0: We don't own any of the plans. We're only administrator for the insurance and staffing company they work with.

Speaker speaker_1: Um, TRC Staffing?

Speaker speaker_0: Their plan coverage preventative services at 100%, basic services, basic restorative services and radiographs at 80%. The annual maximum that it will cover in services is \$500 per year and then you have a \$50 deductible with it.

Speaker speaker_1: Okay. Now does that include like wisdom teeth or no?

Speaker speaker_0: That will be a coverage specific question. Since we're just an administrator, you'll have to speak with a carrier. But I'm 70% sure it might not cover those wisdom teeth being pulled 'cause I know certain tooth extractions are not covered under the plan.

Speaker speaker_1: Okay.

Speaker speaker_0: But then the other thing where it gets a little bit confusing as to why I'm not 100% whether or not it will be covered-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... um, isn't just because that, we have limited information for the benefits but also due to the fact that it all depends 'cause for example, some other medical plans are not supposed to cover surgery. Or let's say for example, um, discovery like a colonoscopy. So depending if it is in preventative colonoscopy, it might be covered. They have two special question lines. I will suggest speaking with them. Today, definite answer as to whether or not wisdom tooth will be covered under this plan. Do you have a pen and paper? I can give you their phone numbers.

Speaker speaker_1: Yes.

Speaker speaker_0: Let me know when you're ready.

Speaker speaker_1: I'm ready.

Speaker speaker_0: Okay. So the first one is for Miss Delicia, which is 601-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... 936-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... 3290.

Speaker speaker_1: Okay.

Speaker speaker_0: And then the second one will be for Miss Sandra which is 601-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... 936-

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: ... 3287.

Speaker speaker_1: Okay. So I can call them and kinda see like what my company is covered for?

Speaker speaker_0: So you can contact them and they will be able to let you know specific procedures whether they're covered. Like let's say for example, those wisdom tooth.

Speaker speaker_1: Mm-hmm.

Speaker speaker_0: They'll be able to tell you whether or not the specific plan of your staffing company you selected would cover-

Speaker speaker_1: Okay.

Speaker speaker_0: ... the wisdom tooth being pulled or if it wouldn't.

Speaker speaker_1: Perfect. Thank you.

Speaker speaker_0: Of cour- And then the other thing will be, if you're checking with your doctors whether or not they have sent the insurance before enrolling, it's not gonna be under TRC Staffing or Benefits in a Cart. The dental specifically will be under American Public Life.

Speaker speaker_1: American Public Life?

Speaker speaker_0: Yes, ma'am. They also go by APL.

Speaker speaker_1: APL. Okay. Thank you so much, American Public.

Speaker speaker_0: Sure thing. Was there any other questions that we can answer for you today?

Speaker speaker_1: No, ma'am. You just have a beautiful rest of your day. Thank you so much.

Speaker speaker_0: You're welcome. You too. If you have any other questions moving forward, you feel free to give us a call back. We're open 8:00 AM to 2:00 PM Monday through Friday to Eastern Time.

Speaker speaker_1: Thank you. Bye-bye.

Speaker speaker_0: Have a good one.